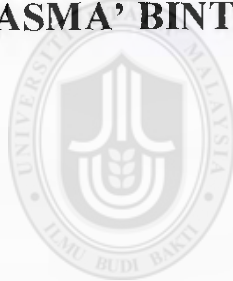


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**THE APPLICATION OF *TA'AWUN* CONCEPT ON  
TAKAFUL IN MALAYSIA**

**ASMA' BINTI AHMAD PUAD HALMI**



**UUM**  
Universiti Utara Malaysia

**MASTER IN ISLAMIC FINANCE AND BANKING**

**UNIVERSITI UTARA MALAYSIA**

**JUNE 2017**

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**By**

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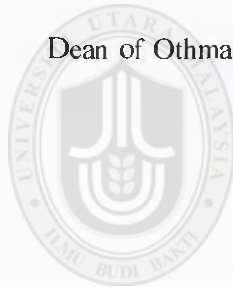


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**Research Paper Submitted to  
Othman Yeop Abdullah Graduate School of Business,  
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Master in Islamic Finance and Banking**

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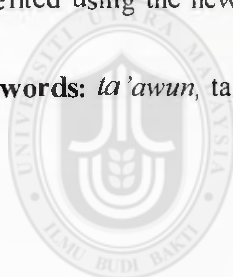
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## ABSTRACT

This research aimed to investigate the application of *ta'awun* concept in takaful and its relation to the takaful model in Malaysia. Based on three main objectives, this research reviewed three main takaful models that have implemented the *ta'awun* concept in *mudharabah*, *wakalah* and hybrid takaful model. For the first objective, this research examined the meaning of *ta'awun* concept. Secondly, this research explored the application of *ta'awun* concept in takaful. Thirdly, this paper comes out with the issues of *ta'awun* in takaful as well as the recommendations that can be adopted by takaful operators to overcome these issues. At the end of this paper, researcher concluded that the pure *ta'awun* concept is still yet to be achieved. However, the researcher also did not reject the possibility that the takaful model will be changed in the future operation. Hence, to make sure all the objectives that been listed are answered progressively, the most suitable method that can used is qualitative research methodology. This research integrated the source of relevant literatures and the interviews. In the future, this research can be expanded whether these issues that arise in this takaful industries may be benefited using the new model of cooperative takaful.

**Keywords:** *ta'awun*, takaful, *mudharabah*, *wakalah* and hybrid.

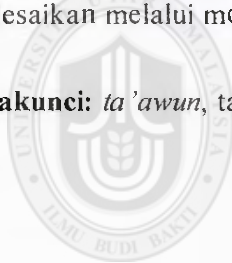


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## ABSTRAK

Kajian ini adalah bertujuan untuk mengkaji konsep *ta'awun* dalam takaful bagi pelaksanaan model takaful di Malaysia. Berdasarkan tiga objektif utama, kajian ini telah mengkaji tiga model takaful utama yang telah melaksanakan konsep *ta'awun* dalam takaful *mudharabah*, *wakalah* dan *hybrid*. Bagi objektif yang pertama, kajian ini mengkaji makna konsep *la'awun* dalam takaful. Kedua, kajian ini telah menerokai pengaplikasian konsep *ta'awun* dalam takaful. Ketiga, kajian ini juga mengkaji isu-isu *ta'awun* dalam takaful serta cadangan yang boleh diguna pakai oleh pengendali takaful untuk mengatasi isu-isu ini. Pada akhir kertas ini, penyelidik telah membuat kesimpulan bahawa konsep *ta'awun* yang tulen masih belum tercapai. Walau bagaimanapun, penyelidik juga tidak menolak kemungkinan bahawa operasi *ta'awun* dalam takaful model ini akan berubah pada masa hadapan. Oleh itu, untuk memastikan semua objektif yang telah disenaraikan dijawab secara progresif, Kaedah yang paling sesuai yang boleh digunakan ialah kaedah penyelidikan kualitatif. Kajian ini berpandukan sumber literatur berkaitan dan melalui temubual. Pada masa akan datang, kajian ini boleh diperluaskan sama ada isu yang timbul dalam industri takaful ini boleh diselesaikan melalui model baru, iaitu takaful koperasi.

**Katakunci:** *ta'awun*, takaful, *mudharabah*, *wakalah* dan *hybrid*.



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## LIST OF ABBREVIATION

GCC	-	Gulf Cooperation Council
SWT	-	<i>Subhanahu Wa Taala</i>
PBUH	-	Peace Be Upon Him
BNM	-	Bank Negara Malaysia
TO	-	Takaful Operators
PA	-	Participants Account
PSA	-	Participants Risk Account
RM	-	Ringgit Malaysia
IFSB	-	Islamic Financial Services Board
SCA	-	Sharia Advisory Council
AAOIFI	-	Accounting and Auditing Organization for Islamic Financial Institutions
CIFP	-	Chartered Islamic Finance Professional
IBFIM	-	Institute of Islamic Banking and Finance Malaysia
IIFA	-	International Islamic Fiqh Academy
INCEIF	-	International Centre for Education in Islamic Finance
ISRA	-	International Sharia Research Academy for Islamic Finance



# CHAPTER 1

## INTRODUCTION

### 1.1 Introduction

This chapter illustrates the background of the study and fundamental picture of the research. It also details out the researcher's purpose in doing the study.

### 1.2 Background of the Study

Takaful is a form of mutual cooperation by participants to protect one another against common danger through the contribution of a sum of money called *tabarru'* (Mikail & Tijani, 2014). Thus, the concepts of mutuality and solidarity cannot be separated from the concept of takaful. This is understandable since the practice of takaful has been applied to the historical systems of *nahd*, *aqilah*, *qasamah* and *diwan*. These were customary law in some Arabic tradition for mutual help and cooperative for mitigating the impact of prohibited to humans and assets during the era of Muhammadian law (Ahmad, 2014). The tradition of mutuality has evolved since then among Muslim countries.

Besides, the concept of *ta'awun*, mutuality, and cooperation is the spirit and core essence of takaful. In 1985, the Islamic Fiqh Academy's Resolution proposed *tabarru'*, voluntary contribution, as well as *ta'awun*, cooperation, to govern the participant's relationship in takaful contracts. The majority of scholars critically debated on the mutual aspects in takaful. The fact *tabarru'* is considered as donation is an

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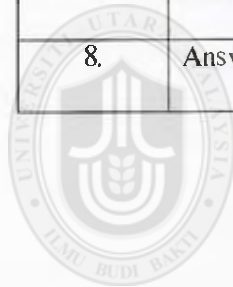
# APPENDICES



**UUM**  
Universiti Utara Malaysia

## THE LIST OF APPENDICES

No	Item
1.	Interview Form
2.	List of Informants
3.	Interview Guidelines
4.	Interview Questions for Academicians
5.	Interview Questions for Practitioners
6.	Letter of Collection Data
7.	Example Letter of Consent
8.	Answered Sheet



**UUM**  
Universiti Utara Malaysia

## APPENDIX 1: INTERVIEW FORM

### INTERVIEW FORM

#### PART ONE: General Information

1. Organization Name :
2. Date :
3. Time :
4. Location :

#### PART TWO: Background of the Informant

This section covers the background information of the informant. Please answer all the questions by ticking(/) in the appropriate boxes.

1. The informant's name :
2. The informant's position :
3. Gender of the informant : ( ) Male ( ) Female
4. Highest educational Background : ( ) Bachelor ( ) Master  
( ) Ph.D ( ) Others: .....

5. Professional qualification :

Official Stamp and signature:

.....

## **APPENDIX 2: LIST OF INFORMANTS**

A. Senior  
Lecturer, Faculty  
Sharia and Law,  
Universiti Sains Islam Malaysia.

B. Senior Lecturer,  
Faculty of Economy and  
Muamalat, Universiti Sains  
Islam Malaysia.

C. Senior  
Lecturer, Faculty  
Sharia and Law,  
Universiti Sains Islam Malaysia.

D. Sharia Committee of local  
bank, Universiti Sains Islam  
Malaysia.

E. Senior Lecturer,  
College of Law, Government and International  
Studies, Universiti Utara Malaysia.

F. Senior Lecturer,  
College of Law, Government and International  
Studies, Universiti Utara Malaysia.

G. Staff,  
A Takaful Berhad.

H. Staff,  
B Takaful Berhad.

I. Staff,  
XYZ Takaful Berhad.

J. Staff,  
C Takaful Berhad.

## APPENDIX 3: INTERVIEW GUIDELINES

**PUSAT PERNIAGAAN ISLAM  
ISLAMIC BUSINESS SCHOOL**



### **The Application of *Ta'awun* Concept on Takaful in Malaysia**

#### **PART A: ENTRY STAGE GUIDELINES**

Follow in sequence below introduction Key Component:

1. Greeting & Thank You.
2. Introduce yourself & UUM.
3. Purpose of the interview.
4. Confidentiality.

#### **PART B: DURING INTERVIEW PROTOCOL**

1. Start with structured question prepared.
2. Listening and writing the answers.
3. Probing (if necessary).
4. Summarising.
5. Recording (only if with the interviewee give his permission).

#### **PART C: EXIT STAGE GUIDELINES**

1. Thanks for the session.
2. Greeting before leaving.



#### APPENDIX 4: INTERVIEW QUESTIONS FOR ACADEMICIANS

PUSAT PERNIAGAAN ISLAM  
ISLAMIC BUSINESS SCHOOL



#### The Application of *Ta'awun* Concept on Takaful in Malaysia

1. What is the definition of *ta'awun* in muamalat?
2. Is there any evidence from Quranic and Sunnah related to *ta'awun*?
3. Why *ta'awun* is very crucial in takaful?
4. How takaful companies practise the *ta'awun* concept?
5. How many types of *ta'awun* in takaful operation being practised?
6. How does the takaful company practise the *ta'awun* in terms of:
  - I. Education, training, and information.
  - II. Cooperation among parties involved in takaful.
  - III. Concern for community

**Thank You for Your Kind Cooperation.**

## APPENDIX 5: INTERVIEW QUESTIONS FOR PRACTITIONER

**PUSAT PERNIAGAAN ISLAM**  
**ISLAMIC BUSINESS SCHOOL**



### **The Application of *Ta'awun* Concept on Takaful in Malaysia**

1. How takaful companies practise the *ta'awun* concept?
2. How many types of *ta'awun* in takaful operation being practised?
3. How does the takaful company practise the *ta'awun* in terms of:
  - i. Education, training, and information.
  - ii. Cooperation among parties involved in takaful.
  - iii. Concern for community
4. What are the *ta'awun* issues in takaful models in Malaysia?
5. In *ta'awun* concept of takaful, is participant entitled to a surplus if he does not make any claim from takaful?
6. What is your recommendation to takaful industry and governance to improve the *ta'awun* concept in takaful?

**Thank You for Your Kind Cooperation**

## APPENDIX 6: COVER LETTER OF COLLECTION DATA



OTHMAN YEOP ABDULLAH GRADUATE SCHOOL OF BUSINESS  
Universiti Utara Malaysia  
06010 UUM SINTOK  
KEDAH DARUL AMAN  
MALAYSIA



Tel : 004-626 7104/7113/7135  
Faks / Fax: 004-626 7100  
Laman Web (Website) : [www.uum.edu.my](http://www.uum.edu.my)

"MU AFAKAT KEDAH"

UUM/OYAGSB/R-4/4/1  
28 February 2017

TO WHOM IT MAY CONCERN

Dear Sir/Madam

DATA COLLECTION

COURSE: Research Paper  
COURSE CODE: BPMZ69912  
LECTURER: Dr. Ahmad Khilmy Bin Abd Rahim

This is to certify that the following is a postgraduate student from the OYA Graduate School of Business, Universiti Utara Malaysia. She is pursuing the above mentioned course which requires her to undertake an academic study and prepare an assignment. The details are as follows:

NO.	NAME	MATRIC NO.
1	ASMA BINTI AHMAD PUAD HALMI	B20026

In this regard, I hope that you could kindly provide assistance and cooperation for her to successfully complete the assignment given. All the information gathered will be strictly used for academic purposes only.

Your cooperation and assistance is very much appreciated.

Thank you.

"BERKHIDMAT UNTUK NEGARA"  
"ILMU, BUDI, BAKTI"

Yours faithfully

FADHLINA BINTI MD PUDZI  
Assistant Registrar  
for Dean  
Othman Yeop Abdullah Graduate School of Business

cc - Student's File (B20026)

Universiti Pengurusan Terkemuka  
The Eminent Management University



## APPENDIX 7: EXAMPLE LETTER OF CONSENT

**ASMA' BINTI AHMAD PUAD HALMI**

Pelajar Master,  
Islamic Business School (IBS),  
College of Business,  
Universiti Utara Malaysia,  
060010, Sintok,  
Kedah Darul Aman.

**DR MOHAMAD ZAHARUDDIN BIN ZAKARIA,**

Senior Lecturer,  
Universiti Sains Islam Malaysia,  
71800, Nilai,  
Negeri Sembilan Darul Khusus.

06 April 2017

Yang bertuaha Dr,

**MEMORANDUM KEBENARAN UNTUK MELAKUKAN TEMUBUAL**

Dengan sukacitanya perkara diatas adalah dirujuk.


2. Saya seperti nama yang tertera diatas, bernombor matrik 820026 merupakan pelajar semester akhir Sarjana Kewangan Islam dan Perbankan di Universiti Utara Malaysia. Saya kini dalam proses untuk menyiapkan *dissertation* bertajuk *The Application of Taawun Concept on Takaful in Malaysia*. Sehubungan dengan itu, yang bertuaha Utaaz telah dipilih sebagai *informant* untuk ditemubual bagi mendapatkan hasil dapatan kajian ini.

3. Oleh yang demikian, saya amat mengharapkan kerjasama daripada Dr untuk ditemubual. Sebarang maklumbalas boleh dihubungi ke talian 018- 462 4406 atau email asmafuad91@gmail.com.

Kerjasama dan perhatian pihak Dr amatlah saya harapkan.

Sekian, terima kasih.

Yang benar:



(ASMA' BINTI AHMAD  
PUAD HALMI)  
Pelajar Master,  
Universiti Utara Malaysia.

Disokong oleh:



(DR. AHMAD KHEILMY ABD  
RAHIM)  
Supervisor I,  
Universiti Utara Malaysia

# **APPENDIX 8: (II) Answered Sheet from Interviewee A**

NO	QUESTIONS AND ANSWERS	CODE	CATEGORIES
1.	<p>What is the definition of <i>ta'awun</i> in <i>muamalat</i>?</p> <p><i>Ta'awun means mutual assistance or mutual help. It signifies the concept of mutual help and assistance amongst the participants through contribution of a certain sum.</i></p>	<p>Mutual assistance</p>	<p><i>Ta'awun</i> concept</p>
2.	<p>Is there any evidence from Quranic and Sunnah related to <i>ta'awun</i>?</p> <p><i>Several verses of al-Quran and sunnah specifically mention about ta'awun particularly in promoting good and prohibiting evil. More importantly, the spirit of ta'awun clearly embedded in al-Quran and it will be more preferable if it is done collectively.</i></p>	<p>Promote good and prohibit evil</p>	<p>Spirit of <i>Ta'awun</i></p>



3.	<p>Why <i>ta'awun</i> is very crucial in <i>takaful</i>?</p> <p><i>The concept of ta'awun in takaful can be seen in other arrangements such as khairat kematian, al dawawin during caliph Umar RA and blood money or aqilah. This is very important as takaful promotes mutual assistance through</i></p>	Mutual assistance	Principles of <i>Ta'awun</i>
	<p><i>participants. Each participant will mutually help each other whereby the money contributed will be used to compensate any members who face difficulties.</i></p>	Mutual help	
4.	<p>How <i>takaful</i> companies practise the <i>la'awun</i> concept?</p> <p><i>Takaful employs the concept of al tabarru'. This concept is the main basis for takaful.</i></p>	<i>Tabarru'</i>	Main contract of <i>takaful</i>



5.	<p>How many types of <i>ta'awun</i> in takaful operation being practised?</p> <p><i>There are several models of takaful. Relationship amongst the participants is al tabarru'. Relationship between the participants and takaful operators refer to wakalah, mudharabah, waqf and hybrid. Another new structure refers to musharakah ta'awuniah and wadiah ya al dhamamah.</i></p>	<p><i>Wakalah</i></p> <p><i>Mudharabah</i></p> <p><i>Waqf</i></p> <p><i>Hybrid</i></p> <p><i>Musharakah</i></p> <p><i>Ta'awuniah</i></p> <p><i>Wadiahyaal</i></p> <p><i>dhamamah</i></p>	Types of takaful models
6.	<p>How does the takaful company practise the <i>ta'awun</i> in terms of:</p> <p>i. Education, training, and information.</p> <p><i>Through several takaful products. Also through continuous training information</i></p> <p>ii. Cooperation among parties involved in takaful.</p> <p><i>Through education and information.</i></p> <p>iii. Concern for community</p> <p><i>Through several takaful products. Also through corporate social responsibility.</i></p>	<p><i>Training</i></p> <p><i>Education</i></p> <p><i>CSR</i></p>	Applied <i>ta'awun</i> in takaful

**APPENDIX 8: (I2) Answered Sheet from Interviewee B**

NO	QUESTIONS AND ANSWERS	CODE	CATEGORIES
1.	<p>What is the definition of <i>ta'awun</i> in muamalat?</p> <p><i>Ta'awun is a concept for helping and assisting others. Islam urges its followers to help others in varieties of ways either to the Muslim as well as to the non-Muslim. This is because human beings depend on each other. There are no creatures in this world that need each other as much as human beings need each other. Unless someone is living in a jungle, residing in caves and surviving on some wild fruits and vegetables, no one who lives in any village or city can survive without the help of others. The Takaful contracts are based on the concept of Tabarru' (donation) and Ta'awun (mutual assistance), whereby all participants who join the takaful plan agree to mutual assistance, and guarantee them, should disasters or accidents occur. As Islam encourages the</i></p>	<p><i>Ta'awun in general</i></p> <p><i>Ta'awun in takaful</i></p>	<p><i>Ta'awun concept</i></p>

<p>2.</p>	<p>Is there any evidence from Quranic and Sunnah related to <i>ta'awun</i>?</p> <p><i>There are many verses of al-Quran and Sunnah that mention and show the important of ta'awun such as:</i></p> <p><i>"...Help one another in righteousness and piety; do not help one another towards sin and hostility. Be mindful of Allah, for Allah's punishment is severe."</i> (al-Ma'idah 5:2)</p> <p><i>The Prophet Muhammad SAW mentioned in a Hadith:</i></p> <p><i>"The relationship between one believer and another (in a community) is like that of a building where one part of the building strengthens the other parts."</i></p>	<p>Quranic verse</p> <p>Sunnah</p>	<p><i>Ta'awun in Sharia sources</i></p>
<p>3.</p>	<p>Why <i>ta'awun</i> is very crucial in takaful?</p> <p><i>Concept of tabbaru' and ta'awun make the takaful contract valid and to avoid any uncertainty as in insurance.</i></p>	<p><i>Tabarru</i></p> <p><i>Ta'awun</i></p>	<p>Instruments to validate the contract</p>



5.	<p>How many types of <i>ta'awun</i> in takaful operation being practised?</p> <p><i>Many such as tabbaru', wakalah, mudharabah and also waqf (in certain country).</i></p>	<p><i>Tabarru'</i></p> <p><i>Wakalah</i></p> <p><i>Mudharabah</i></p> <p><i>Waqf</i></p>	Types of takaful models
6.	<p>How does the takaful company practise the <i>ta'awun</i> in terms of:</p> <p>i. Education, training, and information.</p> <p><i>To provide seminar, lecture and training to the public and agents to enhance the knowledge.</i></p> <p>ii. Cooperation among parties involved in takaful.</p> <p><i>By giving the opportunity to all parties to donate their money in the tabbaru' fund.</i></p> <p>iii. Concern for community</p> <p><i>Help participant who involved in any accident or harm or diagnosed with critical disease to recover from the misfortune with various schemes provided to them.</i></p>	<p><i>Seminar</i></p> <p><i>Lecture</i></p> <p><i>Training</i></p> <p><i>Donation</i></p> <p><i>in</i></p> <p><i>tabarru'</i></p> <p><i>fund</i></p> <p><i>Accident</i></p> <p><i>Critical illness</i></p>	Applied <i>ta'awun</i> in takaful



# APPENDIX 8: (I3) Answered Sheet from Interviewee C

NO	QUESTIONS AND ANSWERS	CODE	CATEGORIES
1.	<p>What is the definition of <i>ta'awun</i> in muamalat?</p> <p><i>Ta'awun secara umumnya bermaksud saling lolong-menolong. Dari sudut takaful, ta'awun bermaksud seliap peserta bersetuju untuk membantu sesame mereka dengan membuat sumbangan kedalam tabungan yang bertujuan untuk menghilangkan kesusahan dan kemudaratan yang dialami oleh peserta yang lain.</i></p>	<p><i>Ta'awun</i></p> <p>in general</p> <p><i>Ta'awun</i></p> <p>in takaful</p>	<p><i>Ta'awun</i></p> <p>concept</p>
2.	<p>Is there any evidence from Quranic and Sunnah related to <i>ta'awun</i>?</p> <p>قال الله تعالى: وتعاونوا على البر والتقوى ولا تعاونوا على الإثم والعدوان.</p> <p>عن أبي موسى رضي الله عنه قال: قال النبي صلى الله عليه وسلم: ( إن الأشعرين إذا أزملا في الغزو، أو قل طعام عيالهم بالمدينة، جمعوا ما كان عندهم في ثوب واحد، ثم اقتسموه بينهم في إناء واحد بالسوية، فهم مني وأنا منهم) رواه البخاري في صحيحه (2486).</p>	<p>Quran</p> <p>Hadith</p>	<p><i>Ta'awun</i> in Sharia sources</p>



3.	<p>Why <i>la'awun</i> is very crucial in takaful?</p> <p><i>Ta'awun adalah konsep yang jelas tanpa gharar berbanding konsep insurans konvensional yang mempunyai gharar dan judi.</i></p>	<p><i>Gharar</i></p> <p>Gambling</p>	Prohibited elements in takaful
4.	<p>How takaful companies practise the <i>la'awun</i> concept?</p> <p><i>Setiap peserta bersetuju untuk membuat sumbangan secara tetap yang mana tabungan yang terkumpul akan digunakan untuk membantu peserta yang mengalami kesusahan.</i></p>	<p>Mutual help</p>	Principles of <i>ta'awun</i>
5.	How many types of <i>ta'awun</i> in takaful operation being practised? -		
6.	<p>How does the takaful company practise the <i>ta'awun</i> in terms of:</p> <p>i. Education, training, and information.</p>		Applied <i>ta'awun</i> contract in takaful
	<p>ii. Cooperation among parties involved in takaful.</p>		
	<p>iii. Concern for community</p> <p><i>Konsep yang sama iaitu setiap peserta bersetuju membuat sumbangan tetap untuk tujuan saling membantu.</i></p>	<p><i>Iltizam bi al-tabarru'</i></p>	Specific contract in takaful

# **APPENDIX 8: (14) Answered Sheet from Interviewee D**

NO	QUESTIONS AND ANSWERS	CODE	CATEGORIES
1.	<p>What is the definition of <i>ta'awun</i> in muamalat?</p> <p><i>Ta'awun berasal daripada عون iaitu bantuan ataupun pertolongan yang berlaku antara dua pihak ataupun lebih dalam perkara kebaikan yang berlaku secara langsung dan tidak langsung.</i></p> <p><i>Ta'awun dalam takaful bererti kerjasama dalam struktur organisasi dan operasi takaful.</i></p>	<p><i>Ta'awun</i></p> <p>in</p> <p>general</p> <p>Bilateral contract</p> <p><i>Ta'awun in</i></p> <p>takaful</p>	<p><i>Ta'awun</i></p> <p>concept</p>
2.	<p>Is there any evidence from Quranic and Sunnah related to <i>ta'awun</i>?</p> <p>قال الله تعالى: وتعاونوا على البر والتقوى ولا تعاونوا على الإثم والعدوان (المائدة:2).</p> <p>قال الله تعالى: إن الله يحب الذين يقاتلون في سبيله صفا كأنهم بنيان مرصوص (الصف:4).</p> <p>(والمسلمون على شروطهم) رواه أبو داود وأحمد</p>	<p>Quran</p> <p>Hadith</p>	<p><i>Ta'awun in</i></p> <p>Sharia sources</p>

	<p>والدارقطني (977).</p> <p>(ومن لم يهتم للمسلمين فليس منهم) رواه الحاكم في المستدرک (4/356).</p> <p>(من رأى منكم منكرا فليغيره بيده فإن لم يستطع فبلسانه فإن لم يستطع فبقلبه وذلك أضعف الإيمان). رواه مسلم 49 في صحيحه.</p> <p>وعن النُّعْمَانِ بْنِ بَشِيرٍ رَضِيَ اللَّهُ عَنْهُمَا، قَالَ: قَالَ رَسُولُ اللَّهِ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ: (مَثَلُ الْمُؤْمِنِينَ فِي تَوَادُّهِمْ وَتَرَاحُمِهِمْ وَتَعَاطُفِهِمْ، مَثَلُ الْجَسَدِ؛ إِذَا اشْتَكَى مِنْهُ عُضْوٌ تَدَاعَى لَهُ سَائِرُ الْجَسَدِ بِالسَّهَرِ وَالْحُمَّى) رواه البخاري 1016 ورواه مسلم 2586.</p>		
3.	<p>Why <i>ta'awun</i> is very crucial in takaful?</p> <p><i>Sekiranya mempunyai dua orang atau lebih akan memberi impak besar.</i></p>	Big impact	The effect of <i>ta'awun</i> in takaful
4.	<p>How takaful companies practise the <i>ta'awun</i> concept?</p>		

	<p><i>Berlakunya ta'awun dalam organisasi dan pengamalan undang-undang. Sebagai contoh pengamalan berkelompok 'kutu' dalam masyarakat melayu dikenali sebagai uruf tetapi hanya dalam kelompok yang kecil sahaja. Manakala, daripada sudut undang-undang, boleh dilihat melalui sharia-screening yang memastikan segala transaksi pelaburan adalah sharia-compliant, bukan hanya bermatlamatkan keuntungan semata-mata.</i></p>	<p>Organization Regulations  Norm of 'kutu'  Sharia screening</p>	<p>Operation in takaful</p>
5.	<p>How many types of ta'awun in takaful operation being practised?</p> <p><i>Bentuk ta'awun boleh ditihat melalui 'donation', sumbangan semasa musibah, bantuan perkembangan dana, kawalan risiko dan pakej-pakej servis lain seperti mengerjakan umrah, pendidikan dsb.</i></p>	<p>Donation</p>	<p>Applied ta'awun</p>
6.	<p>How does the takaful company practise the ta'awun in terms of:</p> <p>i. Education, training, and</p>		

information.		Applied
<p><i>Education: Dilakukan pihak MTA IBFIM, syarikat-syarikat takaful.</i></p> <p><i>Training: Memberikan training yang mencukupi kepada staff dan ejen mengenai pengurusan dsb.</i></p> <p><i>Information: iklan, program-program pendedahan kepada masyarakat, penghasilan jurnal artikel, seminar dan kursus yang terbabit.</i></p>	<p>MTA</p> <p>IBFIM</p> <p>Media</p> <p>Journals</p>	<p>ta'awun</p>
<p>ii. Cooperation among parties involved in takaful.</p> <p><i>Memberikan peluang pekerjaan sebagai ejen takaful yang ramai kini dilihat makin berminal menyerlai. Sebagai contoh, dapat dilihat Etiqa Insurance bergabung dengan mana-mana unit lain seperti roadtax untuk mempromosikan takaful kepada orang ramai.</i></p> <p><i>Semakin ramai yang mencarum dalam dana, makin mudah untuk claim, sekiranya dana kurang, agak sukar dan memberikan masalah kepada</i></p>	<p>Takaful</p> <p>company</p> <p>collaborate</p> <p>with other</p> <p>agencies</p>	



	<p><i>syarikat juga.</i></p> <p><i>Sekiranya ada ahli kehilangan kerja, mengalami keilatan dan tak dapat bekerja, tiada pendapatan, maka, individu terbabit boleh claim kepada takaful.</i></p> <p><i>Sekiranya pergi ke hospital kerajaan seumpamanya, pesakit terpaksa menunggu lama untuk menanti angka gitiran, dengan takaful, individu terbabit dapat menjimatkan masa dan mendapat rawatan di mana-mana hospital swasta. Bukan itu sahaja, sekiranya kos rawatan dikenakan sangat tinggi, maka takaful digunakan untuk membantu pihak berkenaan.</i></p>	Benefits	
	<p>iii. Concern for community</p> <p><i>CSR Perlu diadakan program kesedaran kepentingan takaful kerana manfaat takaful antaranya membantu keluarga si mali dalam bentuk hibah dan faraidh, mendapatkan rawatan yang mahal sekiranya tak berkemampuan.</i></p>	CSR	



**APPENDIX 8: (I5) Answered Sheet from Interviewee E**

NO	QUESTIONS AND ANSWERS	CODE	CATEGORIES
1.	<p>What is the definition of <i>ta'awun</i> in muamalat?</p> <p><i>The word 'Ta'awun' derives from Arabic word which means 'co-operation' or 'mutual assistance'. In Takaful, it means, mutual guarantee between groups of people to help each in the case of any member who involve in any misfortune and incurs losses. It also can be referred as shared responsibility, joint indemnity etc.</i></p>	<i>Ta'awun</i>	<i>Ta'awun concept</i>
2.	<p>Is there any evidence from Quranic and Sunnah related to <i>ta'awun</i>?</p> <p><i>Yes. There are several evidences from the Holy Quran and al-Sunnah. In the Quran, we may refer to verse 2 of surah al-Maidah, which encourages us to help each other in doing a good thing, and avoid to co-operate in doing a bad thing or vices. Including a takaful which lead peoples to have a spirit of helping one another.</i></p> <p><i>Evidence from Sunnah, we may refer to</i></p>	<i>Quran</i>	<i>Legality of ta'awun</i>

	<p><i>the several hadith, where the Prophet (pbuh) advised the ummah to help one another in order to relieve hardship. For instance, 'Verily it is better for you to leave your offspring wealthy than to leave them poor asking others for help'. Both the above Quranic verse and Hadith encourage Muslims to share responsibility in alleviating the hardship and difficulties among others.</i></p>	Hadith	
3.	<p><i>Why ta'awun is very crucial in takaful?</i></p> <p><i>The principle of ta'awun is the main nature in takaful arrangement. Why?</i></p> <p><i>Because only people with the spirit of la'awun will join the takaful. They first have to understand the meaning of ta'awun, which is encouraged by the religion of Islam which needs to be practice by all Muslim. The absent of understanding of the concept of ta'awun, may be someone reluctant to join the takaful.</i></p>	<p>Spirit of ta'awun</p> <p>Deep understanding</p>	<p>Factors people join the takaful</p>
4.	<p><i>How takaful companies practise the ta'awun concept?</i></p> <p><i>Overall all the takaful companies have</i></p>	<p>Disclosure of</p>	<p>Applied ta'awun</p>

	<p><i>practice the ta'awun concept.</i></p> <p><i>However, my concern is, to what extent the companies have explain to their customers on the spirit of ta'awun which is the main idea of takaful before someone sign up for any takaful product. Rather than explaining the benefits and profits to be gained at the end of day.</i></p>	<p>contract</p> <p>by an</p> <p>agent</p>	
5.	<p>How many types of ta'awun in takaful operation being practised?</p> <p><i>Two – Ta'awun in family takaful and general takaful.</i></p>	<p>Family</p> <p>General</p>	<p>Takaful</p> <p>products</p>
6.	<p>How does the takaful company practise the ta'awun in terms of:</p> <p>i. Education, training, and information.</p> <p><i>In my opinion, only education so far where the takaful companies offer the education takaful to help children for the sake of the cost of education in the future. This is truly applied the spirit of ta'awun. For the last two type, I have no information at all.</i></p>	<p>Since</p> <p>childhood</p> <p>at home</p>	<p>Applied</p> <p>ta'awun in</p> <p>takaful</p>

	ii. Cooperation among parties involved in takaful. <i>Arrangement and monitoring by takaful          operators.</i>	TO monitor	
	iii. Concern for community <i>The issuance of zakat, adopting the          CSR</i>	CSR Zakat	



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# APPENDIX 8: (16) Answered Sheet from Interviewee F

NO	QUESTIONS AND ANSWERS	CODE	CATEGORIES
1.	<p>What is the definition of <i>ta'awun</i> in muamalat?</p> <p><i>Ta'awun</i> derived from Arabic wording (تعاون-يتعاون-تعاوناً) which means at least two parties agreeing to help each other in certain purpose.</p> <p><i>Ta'awun</i> in <i>takaful</i> is the intention between parties in pooling the money whether in the investment or any certain purpose, derived from market practices, what <i>ta'awun</i> <i>aqad</i> are they use, <i>ta'awun</i> on contribution or investment. It should not similar to the classical practice on <i>ta'awun</i> because <i>takaful</i> company operates based on Company Act, 'Berhad', 'Sendirian Berhad', and bound by regulations, untess the <i>takaful</i> itself is operates under cooperate society.</p> <p><i>Takaful</i> may represent by the researcher as any <i>takaful</i> companies,</p>	<p>General <i>ta'awun</i></p> <p><i>Ta'awun</i> in <i>takaful</i></p> <p>Parties involved</p>	<p><i>Ta'awun</i> concept</p>



	<i>cooperative society or any branch of takaful.</i>		
2.	Is there any evidence from Quranic and Sunnah related to <i>ta'awun</i> ?  <i>You may retrieve from many sources.</i>		
3.	Why <i>ta'awun</i> is very crucial in <i>takaful</i> ?  <i>To cover certain risks involved by parties. We can't expect when the risk will come. So, takaful companies will bear any possibility of risks. If the risk factor of the participant is high, he will be required to pay high premium.</i>	Cover risks	Guarantee
4.	How <i>takaful</i> companies practise the <i>la'awun</i> concept?  <i>Takaful companies will practiced the la'awun concept in whalever the participant disclose in his personal details. Therefore, it is a duty of the participant to disclose everything so that the takaful companies may estimate the risks and determine the amount of required premium that he should pay i.e waiting period, withdraw from policies no return.</i>	The agent disclose the details	Applied <i>ta'awun</i>





	<i>factors calculated.</i>		
5.	<p>How many types of <i>ta'awun</i> in takaful operation being practised?</p> <p><i>As we know, the normal practice of takaful basically based on tabarru' such as in PruBsn Takaful, Etiqa Takaful but the participant have to disclose his illness and the risk factors were calculated. For example, in my case, I choose Etiqa Takaful where I can cover my whole family. You may snap my member card as an appendix.</i></p> <p><i>However, if the participant failed to pay the contribution, he cannot claim the takaful except in Great Eastern (Dana Restu) which the company still pays the claim. It covers general health such as which room the participant suits etc.</i></p>	<p><i>Tabarru'</i></p> <p><i>Etiqa Medical card</i></p>	<p>Applied <i>ta'awun</i> in takaful</p> <p>Appendix</p>
6.	<p>How does the takaful company practise the <i>ta'awun</i> in terms of:</p> <p>i. Education, training, and information.</p> <p><i>Basically, they did not call it as</i></p>		

	<p><i>ta'awun but known as CSR, 'Corporate Social Responsibility' whereby the takaful companies use the zakat money and channeled it to the asnaf for education etc.</i></p> <p><i>During the Prof Daud Bakar lecture at UUM, he mentioned that the number of muslims contributed in takaful is very low, 14% compared to non-muslims. This is because the awareness among non-muslims is high compared to us and they call it as insurance. The Chinese society cooperative is very high. For example, Tan association, they also collected the money as well. Thus, when their children further their study to the university, they will channel the money for an education. It is not regulated and has become a culture for them. In contrast, in Malay culture, in order to hold a feast or any ceremony, it seems really difficult. Hence, the education should</i></p>	<p>Market penetration</p> <p>Chinese Customary law</p> <p>Channel the money to the needy</p> <p>Money powers</p>	<p>Applied ta'awun in takaful</p> <p>Benefit of cooperative</p> <p>Factor led the</p>
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<p><i>be started from childhood and enhance the literacy education from home to become a norms and culture. We can refer to the market penetration among Muslims in an empirical data, many non- Muslims that contribute in takaful. They have the money powers while many of Muslims don't have such powers.</i></p>		<p>sustainable of cooperatives</p>
<p>ii. Cooperation among parties involved in takaful.</p> <p><i>In UUM takaful group, they did it voluntarily. The data may be collected from UUM Registrar Department regarding the increment etc.</i></p>	<p>Takaful Group UUM</p>	<p>Pure Ta'awun Takaful Group</p>
<p>iii. Concern for community</p> <p><i>Well, in UUM takaful, not many people join this programmed. The awareness among the UUM staffs is very low. The premium reduction is very low around since the contribution made in every month is RM50 but the coverage is very good</i></p>	<p>People awareness No need to disclose full portfolio</p>	<p>Characteristics in pure ta'awun contract  Rider</p>

	<p><i>because the participants don't have to give the full portfolio disclosure and the second is that, its coverage cover the whole family members.</i></p> <p><i>UUM also cover the whole staffs but for family members, they have to pay. It is an optional. So, that is the concept of pure ta'awun contract.</i></p> <p><i>In classical era, which time, takaful is not yet regulated but the norms and the practices is there. The takaful concept has been corporatizes (organized and structured). Thus, we can say that we have that kind of takaful.</i></p> <p><i>In general takaful, I believed that the pure takaful is within package group members. Basically, it is based on the organization but in individual aspect, there is no concept of ta'awun. Of course, it is a pool of fund, when you</i></p>	<p>disclosure</p> <p>Business Takaful UUM</p> <p>Not regulated</p>	<p>Comparison to business takaful</p> <p>Classical takaful</p> <p>Characteristics pure ta'awun</p>
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	<p>contribute the fund, the coverage and the return of funds are very doubtful. However, in UUM takaful group, whether he is sick or not, he is eligible to join the takaful group and there is no return or surplus to participants even though the participant didn't claim the fund. Normally, there is no surplus since we're very busy and the risk factors in UUM takaful group are very high as the staffs getting old, always sick. They collected the money between UUM takaful group members, and then allocate the fund and the Etiqa takaful company will invest it. The certain illnesses are not covered such as breast cancer.</p> <p>Ta'awun should not be based solely in money. It can be in terms of an expertise. The concept of takaful can be embedded in waqf, sadaqah, zakat, mudharabah, musharakah. For example, in mudharabah, rabbul mal</p>	<p>Other form of ta'awun</p> <p>waqf, sadaqah, zakat, mudharabah, musharakah.</p> <p>Bilateral contract</p>	
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	<p>have the money while the others have no money. This is the concept of ta'awun. On the other hand, musharakah also represent the ta'awun concept between two parties (Bilateral contract). The social responsibility is embedded between the risk and the poor. The underlying contract of ta'awun itself is to help the people in needy. My point is that, even in mudharabah and musharakah has the concept of ta'awun itself. The concept wakalah does illustrate the concept of mutual responsibility, the concept of ta'awun as the party is doing the services and the other party is subjected to pay the services provided to him.</p> <p>In the model of takaful, the ta'awun concept has been corporatized (structured). This is because the shareholders expect some returns upon their contributions. The participants also expect the services</p>		<p>Tabarru' issue</p> <p>muwaadah</p>
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	<p><i>upon his contributions. It is either in terms of mudharabah and musharakah. Takaful is also based on ta'awun concept. In sudan, the political stability and in term of takaful penetration is not there. You may refer to my thesis.</i></p>		
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# **APPENDIX 8: (I7) Answered Sheet from Interviewee G**

NO	QUESTIONS AND ANSWERS	CODE	CATEGORIES
1.	<p>How takaful companies practise the <i>ta'awun</i> concept?</p> <p><i>Dengan mngamalkan aplikasi tabarru'. Setiap produk mesti ada dana tabarru', yang dikenali sebagai 'risk fund', datam dana inilah aplikasi ta'awun dipraktiskan. Ta'awun ialah setiap peserta akan membayar caruman tabarru' untuk membantu peserta yang lain yang ditimpa musibah.</i></p>	<i>Ta'awun</i>	<i>Ta'awun concept</i>
2.	<p>How many types of <i>la'awun</i> in takaful operation being practised?</p> <p><i>Kesemuanya akan menggunakan konsep tabarru'. General takaful dan family takaful masing-masing mempunyai risk fund.</i></p>	<p>General takaful and Family takaful</p>	Takaful product
3.	<p>How does the takaful company practise the <i>ta'awun</i> in terms of:</p> <p>i. Education, training, and information.</p> <p><i>Terbahagi kepada dua iaitu training</i></p>	<p>Education to staff</p>	<p>Applied <i>ta'awun</i> in takaful</p>

	<p>untuk staff takaful dan juga training untuk ejen takaful. Training kepada staff adalah untuk meningkatkan pengetahuan yang berkenaan dengan aktuari, kepatuhan kepada sharia dan lain-lain. Manakala, training untuk ejen adalah diberi semasa di akademi dalam tempoh tertentu dan diberikan modu wajib dan modul pilihan tertentu berkaitan dengan produk dan skill syarikat takaful untuk ejen membuat sales. Training ini kebanyakannya dilakukan oleh syarikat takaful sendiri, tetapi ada juga dengan kerjasama daripada IBFIM.</p>	Education to takaful agent	
	<p>ii. Cooperation among parties involved in takaful.</p> <p>Shareholder juga ada internal fund. Jika dilihat Prudential yang bekerjasama dengan BSN, namun Takaful Ikhlas adalah sepenuhnya milik PNB, bumiputera.</p>	PruBSN	Parties involved



	iii. Concern for community -		
4.	<p>What are the <i>ta'awun</i> issues in takaful models in Malaysia?</p> <p>Penggunaan kontrak <i>tabarru'</i>, siapakah pemilik sepenuhnya dana <i>tabarru'</i> tersebut? Wajarkah pemberian surplus?</p> <p><i>Sekiranya peserta takaful telah membayar RM1k untuk takaful motor, lalu menjual motor tersebut kepada pihak lain, dan ingin mengambil kembali baki pembayaran takaful tersebut, maka, polisinya akan dibatalkan.</i></p> <p><i>Sekiranya peserta tidak mendedahkan sepenuhnya maklumat berkaitan dirinya, dia bukanlah menipu syarikat takaful tetapi menipu orang ramai yang juga mencarum dalam dana berkenaan. Kita ada akta, sekiranya didapati peserta menipu, maka takaful operator akan revoke polisinya. Sekiranya ejen takaful lebih-lebih dalam</i></p>	<p>Surplus</p> <p>Retract <i>tabarru'</i></p> <p>Disclosure of</p> <p>Participant Portfolio</p> <p>Fraud by takaful agent</p>	<p>Ownership</p> <p>Termination of policy</p> <p>Operational issue</p>

	<i>mempromosikan produk takaful, itu bukanlah isu ta'awun tetapi lebih kepada isu operasi takaful.</i>		
5.	In ta'awun concept of takaful, is participant entitled to a surplus if he doesn't make any claim from takaful?  <i>Ditentukan oleh aktuari.</i>	Financial management	Surplus
6.	What is your recommendation to takaful industry and governance to improve the ta'awun concept in takaful?  <i>Untuk nak popularkan ta'awun biarlah betul-betul berpegang kepada prinsip sharia, jangan hanya nampak commercial value semata-mata.</i>	Sharia Commercial based	Comply to sharia tenets

# **APPENDIX 8: (I8) Answered Sheet from Interviewee H**

NO	QUESTIONS AND ANSWERS	CODE	CATEGORIES
1.	<p>How takaful companies practise the <i>ta'awun</i> concept?</p> <p><i>Konsep ta'awun dilaksanakan melalui kontrak tabarru' dimana para peserta bersetuju sumbangan takaful mereka digunakan untuk membayar manfaat takaful kepada peserta lain yang membuat tuntutan akibat daripada musibah/kerugian yang dialami.</i></p>	<i>Ta'awun</i>	<i>Ta'awun concept</i>
2.	<p>How many types of <i>ta'awun</i> in takaful operation being practised?</p> <p><i>Ta'awun dalam melindungi peserta yang lain.</i></p>	General meaning	Meaning of <i>ta'awun</i>
3.	<p>How does the takaful company practise the <i>ta'awun</i> in terms of:</p> <p>i. Education, training, and information.</p> <p><i>Tiada secara langsung. Latihan kepada sales person di bank partners. Selain itu, pihak MTA giat menjalankan program berkaitan awareness program kepada public.</i></p>		Applied <i>ta'awun</i> in takaful

	<p>ii. Cooperation among parties involved in takaful.</p> <p><i>Kontrak tabarru'. Sun Life tiada ejen, hanya berbisnes melalui kerjasama dengan pihak bank.</i></p>	CIMB agents	No agents
	<p>iii. Concern for community</p> <p><i>Tiada secara langsung dengan operasi takaful tetapi terlibat dalam CSR, derma dan lain-lain.</i></p>	CSR Donation	
4.	<p>What are the <i>ta'awun</i> issues in takaful models in Malaysia?</p> <p><i>Tiada isu signifikan berkaitan ta'awun. Isu yang berlegar tentang takaful adalah berkaitan dengan konsep akad tabarru' yang diaplikasikan.</i></p>	<i>Tabarru'</i>	Underlying contract

5.	<p>In <i>ta'awun</i> concept of takaful, is participant entitled to a surplus if he doesn't make any claim from takaful?</p> <p><i>Dana tabarru' merupakan milik bersama semua peserta takaful. Sebarang lebihan harus diagihkan kembali kepada peserta.</i></p> <p><i>Surplus merupakan lebihan daripada dana tabarru' dan pembahagian dilakukan mengikut jumlah caruman.</i></p>	<p><i>Tabarru' fund</i></p> <p>Financial management</p>	<p>Ownership</p> <p>Surplus</p>
6.	<p>What is your recommendation to takaful industry and governance to improve the <i>ta'awun</i> concept in takaful?</p> <p><i>Ijtimai takaful boleh dilaksanakan tetapi bukan oleh pihak swasta kerana mereka memerlukan profit untuk terus kekal beroperasi dan para pelabur mengharapkan keuntungan diatas modal yang telah dikeluarkan.</i></p>	<p>Pure <i>ta'awun</i></p>	<p>Nature of takaful business</p>



# **APPENDIX 8: (19) Answered Sheet from Interviewee I**

NO	QUESTIONS AND ANSWERS	CODE	CATEGORIES
1.	<p>How takaful companies practise the <i>ta'awun</i> concept?</p> <p><i>Takaful mempraktiskan tabarru' yang dikenali sebagai 'Donation fund'. Ianya akan dilaburkan dalam plaburan yang sharia-compliant. Takaful sendiri adalah protection dan bukanlah simpanan.</i></p> <p><i>*sila rujuk wakalah, investment – linked dan standalone product.</i></p>	<i>Ta'awun</i>	<i>Ta'awun</i> concept
2.	<p>How many types of <i>ta'awun</i> in takaful operation being practised?</p> <p><i>General takaful dan family takaful.</i></p>	General takaful and Family takaful	Takaful product
3.	<p>How does the takaful company practise the <i>ta'awun</i> in terms of:</p> <p>i. Education, training, and information.</p> <p><i>Training akan diberi kepada Executive wealth planner mengikut modul yang ditentukan oleh syarikat.</i></p>	Education to agent and public	Applied <i>ta'awun</i> in takaful

	<i>Talk dan seminar turut diadakan bagi memberi pandangan pendidikan berkaitan takaful.</i>		
	<p>ii. Cooperation among parties involved in takaful.</p> <p><i>Contribution of Tabarru'.</i></p>	Tabarru'	Cooperation
	<p>iii. Concern for community</p> <p><i>CSR, memberikan peluang pekerjaan untuk menjadi ejen takaful</i></p>	<p>CSR</p> <p>Job opportunities</p>	
4.	<p>What are the <i>ta'awun</i> issues in takaful models in Malaysia?</p> <p>i. <i>Customer tak disclose personal details.</i></p> <p>ii. <i>Ejen tak berintegriti. Mereka tak memberikan penjelasan secara jelas kepada peserta takaful.</i></p> <p>iii. <i>Moral risk seperti rasuah dan peceh amanah. Ejen melarikan duit peserta.</i></p>	<p>Disclose data</p> <p>Integrity</p> <p>Moral risk</p>	<p>Issues of <i>ta'awun</i> in takaful</p>
5.	In <i>ta'awun</i> concept of takaful, is participant entitled to a surplus if he doesn't make any claim from takaful?	Financial management	Surplus

	<i>Pihak aktuari akan memberi keputusan layak ataupun tidak.</i>		
6.	<p>What is your recommendation to takaful industry and governance to improve the <i>ta'awun</i> concept in takaful?</p> <p><i>Business is business. No free launch without profit. Keuntungan penting untuk cover operasi takaful, or else, operasi collapse.</i></p>	<p>Not suitable in Malaysia</p>	<p>Nature of takaful business</p>



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**APPENDIX 8: (I10) Answered Sheet from Interviewee J**

NO	QUESTIONS AND ANSWERS	CODE	CATEGORIES
1.	How takaful companies practise the <i>ta'awun</i> concept?  <i>Tabarru'</i>	Ta'awun	Applied  <i>Ta'awun</i>  contract
2.	How many types of <i>ta'awun</i> in takaful operation being practised?  i. <i>Takafulink Hajj</i> ii. <i>Medical</i> iii. <i>Takafulink Education</i> iv. <i>Takafulink Wanita</i> v. <i>Takafulink (Pelan Takaful Keluarga)</i>	General takaful and Family takaful	Takaful product
3.	How does the takaful company practise the <i>ta'awun</i> in terms of:  i. Education, training, and information.  <i>Ejen wajib pergi training.</i>		Applied  <i>ta'awun</i> in  takaful
	ii. Cooperation among parties involved in takaful  <i>Kerjasama di peringkat regional, international. Syarikat luar menghantar wakil dan dilantik sebagai speaker mewakili syarikat</i>	Regional  International	

	<i>takaful masing-masing.</i>		
	iii. Concern for community <i>High premium, high benefits.</i>	Premium	
4.	What are the <i>ta'awun</i> issues in takaful models in Malaysia?  i. <i>Polisi tapse, iaitu peserta tak bayar contribution.</i>  ii. <i>Ejen tak disclose perkara sebenar dalam takaful seperti 'waiting period', manfaat tiada dalam polisi.</i>  iii. <i>Ejen melebihi-lebih dalam mempromosikan produk seperti cover semua penyakit.</i>  iv. <i>Exclusion, peserta tak disclose penyakitnya, bertaku sebelum peserta mengambil polisi seperti tidak memberitahu berpenyakit jantung.</i>  v. <i>Non-disclosure, berlaku setelah peserta mengambil polisi, iaitu tidak diberi keterangan secara terperinci</i>	Lapse of policy   Disclosure by participants   Integrity	<i>Ta'awun issues in takaful</i>



5.	In <i>ta'awun</i> concept of takaful, is participant entitled to a surplus if he doesn't make any claim from takaful?		
6.	<p>What is your recommendation to takaful industry and governance to improve the <i>ta'awun</i> concept in takaful?</p> <p>i. <i>Berikan pendidikan kepada ejen takaful, sebagai perantara yang akan memberi penerangan kepada client.</i></p> <p>ii. <i>Menyediakan One Stop Centre (OSC) Takafut seperti RTC, UTC dengan menyediakan dua kaunter yang digunakan untuk memudahkan urusan pertanyaan bagaimana untuk menjadi ejen dan juga penerangan yang sepatutnya wajar diberikan.</i></p>	<p>Education</p> <p>OSC</p>	Recommendations